

UNITED STATES BANKRUPTCY COURT

EASTERN District of MICHIGAN

In re Antoinette Maxwell
DebtorCase No. 11-52614
Chapter 13**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy rule 3002.1.

Name of Creditor: GMAC Mortgage, LLC, as Servicer for U.S. Bank
National Association as Trustee for RASC 2006KS3
 Uniform Claim Identifier: _____

Court claim no. (if known): 3

Last four digits of any number
 you use to identify the debtor's
 account: 6980

Date of payment change: 06/01/2012
 Must be at least 21 days after date
 of this notice

Property address: 25275
Maplebrooke Dr. Southfield,
MI 48033-7418
 TT# 231173B05

New total payment:
 Principal, interest, and escrow, if
 any \$832.48

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement, prepared according to applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$183.31New escrow payment: \$150.84**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attached is a copy of the rate change notice, prepared according to applicable nonbankruptcy law. Describe the basis for the change. If a notice is not attached, explain why: _____

Current Interest rate: _____%

New Interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

- ☐ I am the creditor. ☐ I am the creditor's authorized agent.
(attach copy of power of attorney, if any)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Crystal Price-Buckley
Signature

Date 04/13/2012

Print: Crystal Price-Buckley (P69921)
First Name Middle Name Last Name

Title Attorney for GMAC Mortgage, LLC, as Servicer for
U.S. Bank National Association as Trustee for RASC
2006KS3

Company Trott & Trott, P.C.

Address 31440 Northwestern Highway, Suite 200
Number Street

Farmington Hills MI 48334-2525
City State Zip Code

Contact phone (248) 642-2515

Email EasternECF@trottlaw.com



3451 Hammond Avenue
Waterloo, IA 50702
1 800 766 4622/Follow the Prompts

Important Note In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER: ██████████ 6980

PROPERTY ADDRESS:
25275 MAPLEBROOKE DR.
SOUTHFIELD MI 48034

ANALYSIS DATE: MARCH 07, 2012

47740-0080979-033
ANTOINETTE MAXWELL
25275 MAPLEBROOKE DR
SOUTHFIELD MI 48033-7418

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:

DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
CITY/TOWNSHIP	AUGUST 2012	1,400.84	1,663.86
CITY/TOWNSHIP	DECEMBER 2012	409.28	535.86
TOTAL ANNUAL DISBURSEMENTS:		1,810.12	2,199.72
TOTAL ESCROW PAYMENT:		150.84	183.31

The amounts above are based on either an estimate previously provided or the amount last disbursed.

New Payment Amount:
New Payment Effective:
Next Scheduled Analysis:

832.48
JUNE 01, 2012
JUNE 01, 2013

Payment change:
Escrow

New	Prior Analysis
150.84	183.31

Total
Principal/Interest
Total Payment

150.84	183.31
681.64	681.64
832.48	864.95

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

UNRELEASED SURPLUS NOTICE



ANTOINETTE MAXWELL

THIS IS NOT A CHECK

Account Number	Surplus Amount
██████████ 6980	620.15

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: MAY 31, 2012

ACCOUNT NUMBER: 6980
1,870.15 *

- * Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			1,870.15	1,250.00
06/01/12	150.84	.00	2,020.99	1,400.84
07/01/12	150.84	.00	2,171.83	1,551.68
08/01/12	150.84	1,400.84-	921.83	301.68 L
09/01/12	150.84	.00	1,072.67	452.52
10/01/12	150.84	.00	1,223.51	603.36
11/01/12	150.84	.00	1,374.35	754.20
12/01/12	150.84	409.28-	1,115.91	495.76
01/01/13	150.84	.00	1,266.75	646.60
02/01/13	150.84	.00	1,417.59	797.44
03/01/13	150.84	.00	1,568.43	948.28
04/01/13	150.84	.00	1,719.27	1,099.12
05/01/13	150.84	.00	1,870.11	1,249.96

Current Escrow Balance: 1,136.91

Esc Rpts to Eff Dt Esc Disb Prior to Eff Dt

Due Dt	Due Amt	Disb Date	Disb Amt
02/12	183.31		
03/12	183.31		
04/12	366.62 *		

*Indicates Sum of Remaining Escrow Payments
&/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
921.83

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
301.68

Section 3:



SURPLUS

620.15

ESCROW ACCOUNT ACTIVITY (APRIL 01, 2011 - MAY 31, 2012)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
01/01/11		.00	.00	PAYMENT	249.53	1,563.04
02/01/11		.00	.00	PAYMENT	249.53	1,812.57
03/01/11		.00	.00	PAYMENT	249.53	2,062.10
BEGINNING BALANCE			1,113.93			2,062.10
04/01/11	PAYMENT	183.31	1,297.24	PAYMENT	249.53	2,311.63
05/01/11	PAYMENT	183.31	1,480.55	PAYMENT	183.31	1,297.24
05/01/11		.00	1,480.55	OTHER	1,197.70-	1,297.24
06/01/11	PAYMENT	183.31	1,663.86	PAYMENT	183.31	1,480.55
07/01/11	PAYMENT	183.31	1,847.17	PAYMENT	183.31	263.02
07/01/11		.00	1,847.17	CITY/TOWNSHIP	1,400.84-	263.02
08/01/11	PAYMENT	183.31	366.62	PAYMENT	183.31	446.33
08/01/11	CITY/TOWNSHIP	1,663.86-	366.62		.00	446.33
09/01/11	PAYMENT	183.31	549.93	PAYMENT	183.31	629.64
10/01/11	PAYMENT	183.31	733.24	PAYMENT	183.31	812.95
11/01/11	PAYMENT	183.31	916.55	PAYMENT	183.31	996.26
12/01/11	PAYMENT	183.31	564.00	PAYMENT	183.31	770.29
12/01/11	CITY/TOWNSHIP	535.86-	564.00	CITY/TOWNSHIP	409.28-	770.29
01/01/12	PAYMENT	183.31	747.31		.00	770.29
02/01/12	PAYMENT	183.31	930.62	PAYMENT	366.62	1,136.91
03/01/12	PAYMENT	183.31	1,113.93		.00	1,136.91